

APPENDIX B



CHANGING THE FACE OF HOME LOANS

PO Box 619098
Dallas, TX 75261-9741

Goldman Chase Law LLC
6321 W. Dempster St. 220
Morton Grove, IL 60053

OUR INFO
ONLINE
www.mrcooper.com

February 12, 2019

ACCOUNT INFO
LOAN NUMBER: [REDACTED]
CASE NUMBER: [REDACTED]
PROPERTY ADDRESS:
4909 N. Kruger Ave.
Chicago, IL 60630

MORTGAGOR:
Ansarullah Dawoudi

Dear Goldman Chase Law LLC:

We received your client's correspondence on January 23, 2019, and have put together this reply with information that we hope will alleviate your client's concerns. We looked into the concerns your client expressed and after an investigation we're sharing with you what we found.

Under the Real Estate Settlement Procedures Act (RESPA) and Regulation X, Mr. Cooper is not required to respond to requests that are overly broad. Your client's request seeks information that purports to require Mr. Cooper to provide all documents related to the servicing of the loan. If your client has a specific date of a document that they are seeking, you may contact Mr. Cooper to request a specific document using the information listed below the signature of this correspondence. RESPA and Regulation X state Mr. Cooper is not obligated to respond to requests seeking confidential, proprietary, or privileged information. In your client's request, they seek information from Mr. Cooper's internal systems as invoices to our vendors and our Foreclosure Attorney. Because these requests seek confidential, propriety, or privileged information, Mr. Cooper is not required to respond to such requests. In addition, Mr. Cooper refutes allegations that not providing confidential information, constitutes an error in servicing or violating any part of C.F.R. 1024.35 (b)(11).

Due to the foreclosure status of the account, your client may continue to accrue additional fees and costs until the account is in a current status.

For any additional information, please contact our foreclosure attorney Codilis & Associated, PC, and their address is 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921. Their telephone number is 1.630.794.5300.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





Per your client's request, listed below is the breakdown of the corporate advances:

Broker Price Opinions: \$90.00
Property Inspections: \$265.00
Foreclosure Fees and Cost: \$4,744.50
Title Examination: \$410.00
Posting Costs: \$889.00
Publication Costs: \$204.00
Recording of Notice of Default: \$52.00

Total Fees: \$6,654.50

The additional fees consist of:

Current Late Charges: \$78.60
Deferred Late Charges: \$76.80
Total: \$155.40

The escrow advances at this time total \$25,720.20.

Our records indicate TIAA, FSB d/b/a EverBank as Owner of Loan Group F-20, is the current owner of the Note. As requested, we have provided the address below:

TIAA, FSB (FKA EverBank)
301 West Bay Street
Jacksonville FL 32202

Please note that Mr. Cooper is the servicer of the loan and will be responsible for responding to any concerns regarding the servicing of the loan. Servicing matters include but are not limited to the following:

- Payment assistance and modifications
- Payment posting
- Validation of the debt
- Foreclosure proceedings
- Payment adjustments

Please direct any communication related to these matters to Mr. Cooper using the contact information below. Please note TIAA, FSB d/b/a EverBank as Owner of Loan Group F-20 will not be able to assist with any of these matters.

Per your client's request, we have enclosed an updated Payoff Statement.

After completing our investigation into the aforementioned issues we determined that overall, there were no errors on our part. However, you have the right to access the documents we used in this investigation and we have included those documents with this letter for your records. Those documents are:

- Detail Transaction History
- Transaction Key Code



CHANGING THE FACE OF HOME LOANS

- Payoff Quote Statement

If you have any questions, you can reach your Single Point of Contact (SPOC) at:

Single Point of Contact (SPOC)

Name: Javier Garcia

Phone Number: 1.469.549.2415

For general questions, please reach out to our Loss Mitigation Department at 1.866.316.2432. Our hours of operation are 7 a.m. to 8 p.m. (CT), Monday through Thursday, 7 a.m. to 7 p.m. (CT), Friday, and 8 a.m. to 12 p.m. (CT) on Saturday. Visit us on the web at www.mrcooper.com for more information.

I hope this information is helpful and addresses your concerns. If you have any specific questions about the information I have provided, please contact me directly, using the information below.

Sincerely,

A handwritten signature in black ink that reads "Susan Galasso". The signature is written in a cursive, flowing style.

Susan Galasso
Mr. Cooper
Customer Correspondence Senior Associate
P.O. Box 619098
Dallas, TX 75261-9741
Phone: 1.972.956.6107
E-mail: susan.galasso@mrcooper.com

Enclosures 3
By U.S. Standard Mail

Are you experiencing a financial hardship? Our local non-profit partners can help with financial counseling and other services. Please visit these websites for assistance:

- Hud.gov
- Neighborworks.org